

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re: GALUSZKA, CAROL J.

§ Case No. 07-21107

§

§

§

Debtor(s)

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that MICHAEL G. BERLAND, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

219 S. Dearborn
Chicago, IL

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 20 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 09:15am on 05/21/2010 in Courtroom 201, United States Courthouse, Will County Court Annex Building
57 N. Ottawa Street, Suite 201
Joliet, IL .

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 04/13/2010

By: /s/ Michael G. Berland

Trustee

MICHAEL G. BERLAND
1 NORTH LASALLE STREET
STE 1775
CHICAGO, IL 60602
(312) 855-1272

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re: GALUSZKA, CAROL J.

§ Case No. 07-21107

§

§

§

Debtor(s) _____

**SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of \$ 20,019.74
and approved disbursements of \$ 4,434.64
leaving a balance on hand of ¹ \$ 15,585.10

Claims of secured creditors will be paid as follows:

Claimant

Proposed Payment

N/A

Applications for chapter 7 fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<i>Trustee</i> <u>MICHAEL G. BERLAND</u>	\$ <u>2,751.78</u>	\$ _____
<i>Attorney for trustee</i> _____	\$ _____	\$ _____
<i>Appraiser</i> _____	\$ _____	\$ _____
<i>Auctioneer</i> _____	\$ _____	\$ _____
<i>Accountant</i> _____	\$ _____	\$ _____
<i>Special Attorney for trustee</i> _____	\$ _____	\$ _____
<i>Charges,</i> <u>U.S. Bankruptcy Court</u>	\$ _____	\$ _____
<i>Fees,</i> <u>United States Trustee</u>	\$ _____	\$ _____
<i>Other</i> _____	\$ _____	\$ _____

Applications for prior chapter fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
-------------------------	-------------	-----------------

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Attorney for debtor	_____	\$ _____	\$ _____
Attorney for	_____	\$ _____	\$ _____
Accountant for	_____	\$ _____	\$ _____
Appraiser for	_____	\$ _____	\$ _____
Other	_____	\$ _____	\$ _____

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim Number	Claimant	Allowed Amt. of Claim	Proposed Payment
	N/A		

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 48,449.96 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 26.5 percent.

Timely allowed general (unsecured) claims are as follows:

Claim Number	Claimant	Allowed Amt. of Claim	Proposed Payment
<u>1</u>	<u>CHASE BANK USA</u>	\$ <u>25,171.47</u>	\$ <u>6,666.65</u>
<u>2</u>	<u>CHASE BANK USA</u>	\$ <u>14,834.02</u>	\$ <u>3,928.78</u>
<u>3</u>	<u>US Bank/Retail Payment Solutions</u>	\$ <u>8,444.47</u>	\$ <u>2,236.51</u>

Tardily filed claims of general (unsecured) creditors totaling \$ 171,841.16 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

Claim Number	Claimant	Allowed Amt. of Claim	Proposed Payment
--------------	----------	-----------------------	------------------

<u>4</u>	American Express Bank FSB <u>c/o Beckett & Lee</u>	\$ <u>20,654.35</u>	\$ <u>0.00</u>
<u>5</u>	American Express Bank FSB <u>c/o Beckett & Lee</u>	\$ <u>150,616.36</u>	\$ <u>0.00</u>
<u>6</u>	HSBC Bank Nevada, N.A. (Menards) %eCast <u>SettlementCporation</u>	\$ <u>570.45</u>	\$ <u>0.00</u>

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
	N/A		

The amount of surplus returned to the debtor after payment of all claims and interest is \$0.00.

Prepared By: /s/MICHAEL G. BERLAND
Michael G Berland

MICHAEL G. BERLAND
1 NORTH LASALLE STREET
STE 1775
CHICAGO, IL 60602
(312) 855-1272

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Service Page 5 of 5

CERTIFICATE OF NOTICE

District/off: 0752-1
Case: 07-21107

User: dross
Form ID: pdf006

Page 1 of 1
Total Noticed: 14

Date Rcvd: Apr 14, 2010

The following entities were noticed by first class mail on Apr 16, 2010.

db +Carol J. Galuszka, 13521 Lost Boy Lane, Homer Glen, IL 60491-9502
aty +Grochocinski Grochocinski & Lloyd Ltd, 1900 Ravinia Place, Orland Park, IL 60462-3760
aty +Thomas M Britt, Law Offices of Thomas M. Britt, P.C., 7601 W 191st Street, Ste 1W,
Tinley Park, IL 60487-9295
tr +Michael G Berland, 1 N LaSalle St, No.1775, Chicago, IL 60602-4065
11741023 +American Express, c/o Baker Miller et al, 29 N Wacker Dr, 5th Floor, Chicago, IL 60606-2854
12468845 American Express Bank FSB, c o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
11954781 +CHASE BANK USA, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
SEATTLE, WA 98121-3132
11741024 +Chase Bank USA, 800 Brooksedge Blvd, Westerville, OH 43081-2822
11741025 +Chase Bank USA, NA, c/o Fine & Faulkner, 131 S Dearborn St, 5th Flr, Chicago, IL 60603-5571
11741026 Citibank, PO Box 6241, Sioux Falls, SD 57117-6241
12720600 +HSBC Bank Nevada, N.A. (Menards), eCAST Settlement Corporation, c/o Bass & Associates, P.C.,
3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
11741028 +US Bank, 425 Walnut St, Cincinnati, OH 45202-3989
11960590 +US Bank/Retail Payment Solutions, PO Box 5229, Cincinnati, OH 45201-5229

The following entities were noticed by electronic transmission on Apr 14, 2010.

11793222 E-mail/PDF: rmscedi@recoverycorp.com Apr 15 2010 00:17:55
Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,
Miami, FL 33131-1605

TOTAL: 1

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty David P Lloyd
12468846* American Express Bank FSB, c o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
11741027* +Carol J Galuszka, 13521 Lost Boy Lane, Homer Glen, IL 60491-9502

TOTALS: 1, * 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 16, 2010

Signature:

